

There's never been a better time for you to buy your first home. But not much time.

Congress recently passed the Housing and Economic Recovery Act of 2008. This act provides for a possible tax credit up to \$7500 for qualified first-time homebuyers purchasing homes priced at \$75,000 or greater*. The tax credit is paid back to the federal government interest-free over a period of 15 years.



Fifth Third does Congress one better: Introducing the Fifth Third Tax Stimulus Plus Mortgage.

And now, to help first-time homebuyers get into a new home, for a limited time Fifth Third will match 10% of your allowable tax credit, up to \$750, and apply the amount towards your closing costs.

Don't wait: first-time homebuyers have never had it so good.

Together that could total over **\$8,000** towards the home you've always wanted! But you must act soon.

Eligibility:

- First-time homebuyers and buyers who have not owned a home within the past three years
- Income limits: taxpayers filing single with an adjusted gross income of less than \$75,000 or married couples filing jointly with an adjusted gross income of less than \$150,000
- Effective dates: applications must be locked on or between September 2, 2008 and December 31, 2008
- Products: available on all mortgage products except bond, jumbo, and construction to perm mortgage products
- Occupancy: available on owner occupied primary residence purchases only

There's never been a better time to buy a home. If you have been thinking about buying your first home, don't let this once-in-a-lifetime opportunity pass you by. See your Fifth Third mortgage loan originator for more details on the Tax Stimulus Plus Mortgage today.

For information on the 2008 Housing and Economic Recovery Act tax credit visit: www.federalhousingtaxcredit.com.

*Tax credit equal to 10% of the purchase price up to a maximum of \$7,500. Contact your tax advisor for specific program details and tax advice.

Contact Tom Vanderwell

at 616-653-5375 today

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Equal Housing Lender. Loans are subject to credit review and approval. Applications must be locked on or between September 2, 2008 and December 31, 2008. Program subject to change without notice. The federal tax credit works like an interest-free loan and must be repaid to the federal government over a period of up to 15-years (payments would be \$500/year for the full \$7500 tax credit). Maximum combined benefit of this offer is \$8,350. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company and Fifth Third Mortgage-MI, LLC. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.